

Docket No.: 339699US28

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Dieter S. GAUBATZ, et al.

SERIAL NUMBER: 10/816,120

GROUP: 3691

FILED: April 1, 2004

EXAMINER: SHRESTHA, BUENDRA K.

FOR: SYSTEM AND METHOD FOR EVALUATING PREFERRED RISK DEFINITIONS

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP ISSUE FEE
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SIR:

Applicants acknowledge with appreciation the indication of allowability of the claimed invention. In response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowance of August 23, 2010, Applicants respectfully submit the following comments.

In the Examiner's Statement of Reasons for Allowance on page 10 of the Notice of Allowance mailed August 23, 2010, paragraph 3 states in part:

With regards to claim 1, the prior art of records does neither anticipate nor render obvious, inter alia, as a whole, the uniquely patentable feature of: "calculating correlated risk ratios between at least two of the risk classes that are identified in said step of identifying and determining a dependence between the at least two different risk classes based on the correlated risk ratios; and comparing the relative risk ratios and the correlated risk ratios by the processor with empirical data and generating comparative risk data to characterize the relative risks associated with the plurality of products based on the relative risk ratios and the correlated risk ratios" in a method of characterizing relative risks associated with a plurality of financial products.

The reasons for allowance for all the other independent claims and dependent claims are the same as set forth for claim 1 above because they all include same/similar limitation indicated above for the reasons for allowance.

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Although the above comment seems to be directed to independent Claim 1, it is respectfully submitted that independent Claim 21 does not include all of the elements recited above. For example, Claim 21 does not recite “at least two different risk classes based on the correlated risk ratios” and “the plurality of products based on the relative risk ratios and the correlated risk ratios.” Accordingly, it is respectfully submitted that the above quoted statement applies only to independent Claim 1 (and claims dependent therefrom), and not to independent Claim 21 (and claims dependent therefrom), to the extent the language used in the statement differs from the language of the claims.

Respectfully Submitted,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, L.L.P.



James J. Kulbaski
Registration No. 34,648

Customer Number

22850

Tel. (703) 413-3000
Fax. (703) 413-2220
(OSMMN 07/09)

Craig R. Feinberg
Registration No. 62,116